

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT ILLINOIS  
Eastern Division

In re	)	Chapter 7
	)	
SUSAN A. HERTEL,	)	Case No. 05-63018-PSH
	)	
Debtor.	)	Hon. Pamela S. Hollis

**Notice of Trustee's Final Report, Hearing on Applications  
for Compensation, and Hearing on the Abandonment of Property by the Trustee**

To the Debtor, Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: U.S. Bankruptcy Court, 219 S. Dearborn, Courtroom 644, Chicago, IL 60604

On: **January 8, 2008**

Time: **10:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts	\$4,062.37
Disbursements	\$3.38
Net Cash Available for Distribution	\$4,058.99

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	<u>Compensation Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
<u>JOSEPH A. BALDI, TRUSTEE</u> <i>Trustee Compensation</i>	\$0.00	\$1,015.59	\$0.00
<u>JOSEPH A. BALDI &amp; ASSOCIATES, P.C.</u> <i>Attorney for Trustee</i>	\$0.00	\$695.00	\$0.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:  
NONE

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are: NONE

7. Claims of general unsecured creditors totaling \$57,848.83 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 4.06%.

Allowed general unsecured claims are as follows:

<u>Claim No</u>	<u>Claimant</u>	<u>Amount of Claim</u>	<u>Proposed Payment</u>
000001	Marshall Fields	\$351.03	\$14.25
000002	American Express Centurion Bank	\$800.55	\$32.50
000003	American Express Centurion Bank	\$15,462.88	\$627.72
000004	American Express Travel Related Ser	\$7,328.69	\$297.51
000005	Citibank (South Dakota) N A	\$235.60	\$9.56
000006	Citibank (South Dakota) N A	\$7,079.57	\$287.40
000007	Citibank (South Dakota) N A	\$8,197.69	\$332.79
000008	MBNA America Bank N A	\$18,392.82	\$746.67

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7<sup>th</sup> Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee applications and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposes to abandon the following property at the hearing:

<u>Name of Property</u>	<u>Scheduled Value</u>
NONE	

Dated: **December 10, 2007**

For the Court,

By: **KENNETH S. GARDNER**

Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn, 7th Floor  
Chicago, Illinois 60604

Trustee: Joseph A. Baldi  
Address: 19 South LaSalle Street, Suite 1500  
Chicago, IL 60603  
Phone No.: (312) 726-8150

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 05-63018

User: amcc7  
Form ID: pdf002

Page 1 of 1  
Total Served: 16

Date Rcvd: Dec 10, 2007

The following entities were served by first class mail on Dec 12, 2007.

db +Susan A. Hertel, 1418 Brummel, Evanston, IL 60202-4805  
aty +Donna B Wallace, Joseph A Baldi & Associates, PC, 19 S Lasalle Street Suite 1500,  
Chicago, IL 60603-1413  
aty +Joseph P Doyle, Law Office of Joseph P Doyle, 105 S Roselle Road, Suite 203,  
Schaumburg, IL 60193-1631  
tr +Joseph A Baldi,, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,  
Chicago, IL 60603-1413  
10404627 American Express Centurion Bank, c/o Becket and Lee LLP, P O Box 3001,  
Malvern, PA 19355-0701  
10404628 American Express Travel Related Services Co Inc, c/o Becket and Lee LLP, P O Box 3001,  
Malvern, PA 19355-0701  
10404625 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
10404629 +Bp/Citi, Po Box 6003, Hagerstown, MD 21747-6003  
10404630 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
10754780 +Citibank (South Dakota) N A, Citibank/Choice, Exeception Payment Processing, P O BOX 6305,  
The Lakes, NV 88901-6305  
10754728 +Citibank (South Dakota) N A, Assoc/BP Amoco Payment Center, 4740 121st Street,  
Urbandale IA 50323-2402  
10404631 +Harris N A, Po Box 94034, Palatine, IL 60094-4034  
10404632 +Marshall Fields, 111 Boulder Industrial D, Bridgeton, MO 63044-1241  
10404633 +Mbna America Bank N A, Mailstop DES-014-02-03, P O BOX 15168, Wilmington DE 19850-5168  
10404634 +National City Card Ser, 1 National City Pkwy, Kalamazoo, MI 49009-8002  
10404635 +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Joseph A Baldi,, Tr, Joseph Baldi & Associates, 19 S Lasalle Street Suite 1500,  
Chicago, IL 60603-1413  
10404626\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2007

Signature:

